

## BARBADOS

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### Old Age, Disability, Death

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First law: 1937 (assistance).

Current law: 1966.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 2.0 Barbadian dollars (B\$).

#### Coverage

Employed persons, including public employees, and self-employed.

Exclusions: Unpaid family labor.

#### Source of Funds

**Insured person:** 3.15% of earnings; self-employed, 6.3%.

**Employer:** 3.15% of payroll.

**Government:** None.

Above contributions also finance cash sickness and maternity benefits.

Minimum earnings for contribution purposes: B\$21 per week or B\$91 per month; self-employed B\$1,092 per year.

Maximum for contribution and benefit purposes: B\$715 per week or B\$3100 per month.

#### Qualifying Conditions

**Old-age pension:** Age 65; 500 weeks of contribution credited with at least 150 weeks actually paid.

During transitional period, 25 weeks credited for each year after age 45; maximum, 350 weeks of credited contributions.

**Disability pension:** Under age 65; 150 weeks of contributions.

**Survivor pension:** 150 weeks of contributions paid by deceased (50 weeks for funeral grant).

#### Old-Age Benefits

**Old-age pension:** 40% of average earnings during best 3 years of last 15 (less if fewer contribution years), plus 1% of earnings per 50 weeks of contributions after 500 weeks of contributions.

Minimum benefit: B\$90.25 a week.

Old-age settlement: Lump sum equal to 6 weeks' earnings for each 50 weeks of contribution, if ineligible for pension.

#### Permanent Disability Benefits

**Disability pension:** Same as old-age pension, above.

Disability settlement: Same as old-age settlement, above.

#### Survivor Benefits

**Survivor pension:** 50% of pension paid or payable to insured if age 50 or disabled.

Payable for 12 months only to younger widow or widower.

Orphans: 16-2/3% of pension of insured payable to each child under age 16 (to age 21 if student; no limit if disabled before age 16), 33-1/3% if full orphan or disabled.

Minimum survivor pension: B\$90.25.

Funeral grant: B\$1,000. (Payable to person covering cost of funeral.)

#### Administrative Organization

Ministry of Finance.

National Insurance Office, administration of program; directed by tripartite board.

### Sickness and Maternity

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First and current law: 1966.

Type of program: Social insurance system. Cash benefits only.

#### Coverage

Employed persons, including public employees, and self-employed.

Exclusions: Unpaid family labor. Permanent government employees excluded for sickness insurance.

#### Source of Funds

**Insured person:** 0.82% of wages; self-employed 1.64% of earnings.

**Employer:** 0.82% of payroll.

**Government:** None. As employer contributes 0.32% of earnings towards maternity benefit.

#### Qualifying Conditions

**Cash sickness benefits:** Insured for 13 weeks; 7 weeks of contribution paid in the second quarter preceding incapacity, currently employed or 39 contributions in the 4 consecutive quarters before incapacity.

**Cash maternity benefits:** Insured for 26 weeks; 16 weeks of contribution paid in the 2 consecutive quarters ending with the 2nd quarter preceding contingency. (Self-employed: 39 weeks of contribution in the 4 consecutive quarters ending with the second quarter preceding the contingency).

Maternity grant: Woman fails to meet coverage requirements, but spouse does meet requirements.

#### Sickness and Maternity Benefits

**Sickness benefit:** 66-2/3% of average earnings.

Payable after 3-day waiting period for up to 26 weeks. (May be extended to 52 weeks with 150 weeks' paid contributions, of which 75 contributions paid or credited in 3 years before year of onset.) Waiting period waived if illness lasts 21 or more days.

**Maternity benefit:** 100% of average earnings.

Payable for up to 6 weeks before and 6 weeks after confinement.

Maternity grant: Lump sum of B\$500.

#### Workers' Medical Benefits

**Medical benefits:** None provided under insurance.

Medical care available in public hospitals and health centers at costs scaled to income.

#### Dependents' Medical Benefits

**Medical benefits for dependents:** Same as for insured person.

#### Administrative Organization

Ministry of Finance.

National Insurance Office, administration of program; directed by tripartite board.

## Work Injury

First law: 1916.  
Current law: 1966.  
Type of program: Social insurance system.

### Coverage

Employed persons, including public employees and share fishermen.  
Exclusions: Self-employed and unpaid family labor.

### Source of Funds

**Insured person:** None.  
**Employer:** 0.75% of payroll.  
**Government:** None, except as employer.  
Minimum earnings for contribution purposes: B\$21 per week or B\$91 per month. Maximum for contribution and benefit purposes: B\$715 per week or B\$3,100 per month.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 90% of average earnings.  
Payable after 3-day waiting period for up to 52 weeks.  
Waiting period waived if disabled 3 weeks.

### Permanent Disability Benefits

**Permanent disability pension:** 90% of average earnings if totally disabled.  
Partial disability: Percent of full pension proportionate to degree of disability. Lump-sum grant if disability is less than 30%.  
Constant-attendance supplement: 50% of pension.

### Workers' Medical Benefits

**Medical benefits:** Reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicines; appliances; and transportation.

### Survivor Benefits

**Survivor pension:** 50% of temporary disability benefit payable to dependent spouse.  
Orphans: 16-2/3% of temporary benefit for each child under 16, 33-1/3% if full orphan or disabled.  
Maximum survivor pension: 100% of temporary disability benefit payable to deceased.  
Funeral grant: B\$1,000. (Payable to person covering cost of funeral of insured worker or spouse.)

### Administrative Organization

Ministry of Finance.  
National Insurance Office, administration of program.

## Coverage

Employed persons aged 16-64. Exclusions: Self-employed, family labor, and permanent government employees.

## Source of Funds

**Insured person:** 1.5% of earnings.  
**Employer:** 1.5% of payroll.  
**Government:** None, except as employer.  
Minimum earnings for contribution purposes: B\$21 per week or B\$91 per month. Maximum for contribution and benefit purposes: B\$715 per week or B\$3,100 per month.

## Qualifying Conditions

**Unemployment benefit:** Under age 65; insured for 52 weeks; 20 weeks of contributions in 3 consecutive quarters ending with the second quarter preceding unemployment; 7 weeks of contributions in the second quarter preceding unemployment.

## Unemployment Benefits

**Unemployment benefit:** 60% of average insurable weekly earnings for 26 weeks.  
Payable after 3-day waiting period for up to 26 weeks in any 52-week period. Waiting period waived if unemployed 21 or more days.

## Administrative Organization

Ministry of Finance.  
National Insurance Office, administration of program.

## Unemployment

First and current law: 1982.  
Type of program: Social insurance system.